

Handout for New Employees

**NOTICE: FORMER SPOUSE ANNUITY PROVISIONS**

The purpose of this notice is to bring to your attention the provision of the retirement program that establishes procedures where certain former spouses of employees may be entitled to retirement benefits.

Employees in both the CIARDS and Civil Service Retirement and Disability System will be covered provided:

- a. The employee was divorced on or after 15 November 1982.
- b. The employee was married to the former spouse for 10 years during the period of creditable service.
- c. The former spouse served overseas with the employee for five years.

This provision will apply to these employees even if they leave the Agency and subsequently retire from another Government agency. Briefly, participants are required under the former spouse legislation to accept necessary reductions in their own retirement benefits to meet the following obligations:

- a. A pension to a former spouse.
- b. A court ordered apportionment of annuity to a former spouse.
- c. A regular survivor annuity to a former spouse who has not remarried prior to age 60.
- d. A proration with a former spouse of any lump-sum payment of retirement funds upon separation.

Further, a participant may make an election under the following options:

- a. A participant who, on 15 November 1982, has a former spouse may, by spousal agreement, elect to receive a reduced annuity and provide a survivor annuity for such former spouse.
- b. A participant who is divorced on or after 15 November 1982 may elect voluntarily to purchase an additional survivor annuity for a former or current spouse. This allotment is paid totally by the participant--there is no Government contribution--and is based on actuarial equivalent in value as calculated on tables of mortality as provided by the U.S. Government.

Any questions regarding this matter should be referred to the Retirement Affairs Division, Office of Personnel, extension

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